

FEDERAL FINANCIAL INSTITUTIONS EXAMINATION COUNCIL CRA/HMDA DATA ORDER FORM (PAYMENT INFORMATION)	
FFIEC AND FRB USE ONLY	
FFIEC Account/Order Number: _____	
Order Form Received at FRB: _____	Order Shipped by FRB: _____
Please Print Legibly	
CONTACT NAME: _____	
ORGANIZATION: _____	
ADDRESS: _____	
CITY/STATE/ZIP: _____	
TELEPHONE: _____ - _____ - _____ EXT. _____ FAX: _____ - _____ - _____	
Check if: <input type="checkbox"/> Profit <input type="checkbox"/> Non-Profit	Organization Sector: <input type="checkbox"/> Financial Institution <input type="checkbox"/> Government Agency <input type="checkbox"/> Media <input type="checkbox"/> Public/Other
SHIPMENT INFORMATION (check appropriate method):	
<input type="checkbox"/> Please ship the completed order at my expense using my overnight carrier listed below.	
Carrier Name _____ Account Number /____/____/____/____/____/____/____/____/____/____/	
<input type="checkbox"/> Fourth class via United States Postal Service at no charge.	
PAYMENT INFORMATION (check appropriate method):	
~Advance payment required via check, Money Order, Visa, or MasterCard.	
<input type="checkbox"/> Check	Please make checks payable to: FFIEC
<input type="checkbox"/> Money Order	Mail to: Board of Governors of the Federal Reserve System 1709 New York Avenue, N.W. Attn: CRA/HMDA Systems, Stop 502 Washington, D.C. 20006 Phone: 202-452-2016 Fax: 202-452-6497*
*ONLY credit payments (VISA or MasterCard) or no charge items may be sent by fax.	
<input type="checkbox"/> Visa	Card Number /____/____/____/____/-____/____/____/____/-____/____/____/____/-____/____/____/____/
<input type="checkbox"/> MasterCard	Expiration Date (mm/ccyy) ____/____/-____/____/____/____/
_____ Signature (required when paying by credit card)	
_____ Date	
~THE PAYMENT INFORMATION PAGE AND PAGES THAT HAVE THE REQUESTED ITEM(S) MUST BE SENT WITH YOUR PAYMENT. The omission of either will DELAY your order.	

FEDERAL FINANCIAL INSTITUTIONS EXAMINATION COUNCIL CRA/HMDA DATA ORDER FORM (CRA ITEMS)
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FFIEC AND FRB USE ONLY **FFIEC Account/Order Number:** _____

FFIEC AND FRB USE ONLY **FFIEC Account/Order Number:** _____

SELECTION LIST

There is an additional charge for each year, MSA/Non-MSA, and/or institution requested (see attached item descriptions)

SELECTION LIST

There is an additional charge for each year, MSA/Non-MSA, and/or institution requested (see attached item descriptions)

QTY

UNIT
COST

	TOTAL
--	-------

Aggregate Reports and Disclosure Statements on CD-ROM (Item #401)

Indicate year(s): _____, _____

Note: Electronic item. Not available for years prior to 1996.

Aggregate Reports and Disclosure Statements on CD-ROM (Item #401)

Indicate year(s): _____, _____

Note: Electronic item. Not available for years prior to 1996.

Aggregate Reports and Disclosure Statements on CD-ROM (Item #401)

Indicate year(s): _____, _____

Note: Electronic item. Not available for years prior to 1996.

Disclosure Statement (Item #402)

Indicate year(s): _____, _____

(Specify Respondent ID selections in ascending order; use back of form if additional space is required.)

Indicate Institution Name:	Respondent/Agency ID and Zip Code:
Institution Name: _____	/ / / / / / / / - / / Zip Code: / / / / / /
Institution Name: _____	/ / / / / / / / - / / Zip Code: / / / / / /

Note: Hardcopy item. Not available for years prior to 1996. Cost of hardcopy report by institution is \$10 per year/institution.

Disclosure Statement (Item #402)

Indicate year(s): _____, _____

(Specify Respondent ID selections in ascending order; use back of form if additional space is required.)

Indicate Institution Name:	Respondent/Agency ID and Zip Code:
Institution Name: _____	/ / / / / / / / - / / Zip Code: / / / / / /
Institution Name: _____	/ / / / / / / / - / / Zip Code: / / / / / /

Note: Hardcopy item. Not available for years prior to 1996. Cost of hardcopy report by institution is \$10 per year/institution.

Disclosure Statement (Item #402)

Indicate year(s): _____, _____

(Specify Respondent ID selections in ascending order; use back of form if additional space is required.)

Indicate Institution Name:	Respondent/Agency ID and Zip Code:
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Institution Name: _____	/ / / / / / / / - / / Zip Code: / / / / / /

Note: Hardcopy item. Not available for years prior to 1996. Cost of hardcopy report by institution is \$10 per year/institution.

Disclosure Statement (Item #402)

Indicate year(s): _____, _____

(Specify Respondent ID selections in ascending order; use back of form if additional space is required.)

Indicate Institution Name:	Respondent/Agency ID and Zip Code:
Institution Name: _____	/ / / / / / / / - / / Zip Code: / / / / / /
Institution Name: _____	/ / / / / / / / - / / Zip Code: / / / / / /

Note: Hardcopy item. Not available for years prior to 1996. Cost of hardcopy report by institution is \$10 per year/institution.

Disclosure Statement (Item #402)

Indicate year(s): _____, _____

(Specify Respondent ID selections in ascending order; use back of form if additional space is required.)

Indicate Institution Name:	Respondent/Agency ID and Zip Code:
Institution Name: _____	/ / / / / / / / - / / Zip Code: / / / / / /
Institution Name: _____	/ / / / / / / / - / / Zip Code: / / / / / /

Note: Hardcopy item. Not available for years prior to 1996. Cost of hardcopy report by institution is \$10 per year/institution.

Disclosure Statement (Item #402)

Indicate year(s): _____, _____

(Specify Respondent ID selections in ascending order; use back of form if additional space is required.)

Indicate Institution Name:	Respondent/Agency ID and Zip Code:
Institution Name: _____	/ / / / / / / / - / / Zip Code: / / / / / /
Institution Name: _____	/ / / / / / / / - / / Zip Code: / / / / / /

Note: Hardcopy item. Not available for years prior to 1996. Cost of hardcopy report by institution is \$10 per year/institution.

Disclosure Statement (Item #402)

Indicate year(s): _____, _____

(Specify Respondent ID selections in ascending order; use back of form if additional space is required.)

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Institution Name: _____	/ / / / / / / / - / / Zip Code: / / / / / /
Institution Name: _____	/ / / / / / / / - / / Zip Code: / / / / / /

Note: Hardcopy item. Not available for years prior to 1996. Cost of hardcopy report by institution is \$10 per year/institution.

Disclosure Statement (Item #402)

Indicate year(s): _____, _____

(Specify Respondent ID selections in ascending order; use back of form if additional space is required.)

Indicate Institution Name:	Respondent/Agency ID and Zip Code:
Institution Name: _____	/ / / / / / / / - / / Zip Code: / / / / / /
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Note: Hardcopy item. Not available for years prior to 1996. Cost of hardcopy report by institution is \$10 per year/institution.

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Indicate year(s): _____, _____

(Specify Respondent ID selections in ascending order; use back of form if additional space is required.)

Indicate Institution Name:	Respondent/Agency ID and Zip Code:
Institution Name: _____	/ / / / / / / / - / / Zip Code: / / / / / /
Institution Name: _____	/ / / / / / / / - / / Zip Code: / / / / / /

Note: Hardcopy item. Not available for years prior to 1996. Cost of hardcopy report by institution is \$10 per year/institution.

Aggregate Report (Item #403)

Indicate year(s): _____, _____

For MSAs: _____, _____, _____, _____, _____, _____

For non-MSA area of state(s) (provide state abbreviation): _____, _____, _____

Note: Hardcopy item. Not available for years prior to 1996. Cost of hardcopy report by MSA is \$10 per year/MSA; by non-MSA is \$10 per year/state.

Aggregate Report (Item #403)

Indicate year(s): _____, _____

For MSAs: _____, _____, _____, _____, _____, _____

For non-MSA area of state(s) (provide state abbreviation): _____, _____, _____

Note: Hardcopy item. Not available for years prior to 1996. Cost of hardcopy report by MSA is \$10 per year/MSA; by non-MSA is \$10 per year/state.

Aggregate Report (Item #403)

Indicate year(s): _____, _____

For MSAs: _____, _____, _____, _____, _____, _____

For non-MSA area of state(s) (provide state abbreviation): _____, _____, _____

Note: Hardcopy item. Not available for years prior to 1996. Cost of hardcopy report by MSA is \$10 per year/MSA; by non-MSA is \$10 per year/state.

Aggregate Report (Item #403)

Indicate year(s): _____, _____

For MSAs: _____, _____, _____, _____, _____, _____

For non-MSA area of state(s) (provide state abbreviation): _____, _____, _____

Note: Hardcopy item. Not available for years prior to 1996. Cost of hardcopy report by MSA is \$10 per year/MSA; by non-MSA is \$10 per year/state.

Aggregate Report (Item #403)

Indicate year(s): _____, _____

For MSAs: _____, _____, _____, _____, _____, _____

For non-MSA area of state(s) (provide state abbreviation): _____, _____, _____

Note: Hardcopy item. Not available for years prior to 1996. Cost of hardcopy report by MSA is \$10 per year/MSA; by non-MSA is \$10 per year/state.

1996 Export Data on CD-ROM (Item #404)

Note: Electronic item. Only available for 1996 data; these export data are included on the Aggregate Reports and Disclosure Statements CD-ROM (Item #401) beginning with 1997 data.

1996 Export Data on CD-ROM (Item #404)

Note: Electronic item. Only available for 1996 data; these export data are included on the Aggregate Reports and Disclosure Statements CD-ROM (Item #401) beginning with 1997 data.

\$ 10.00

\$

[illegible][illegible]

**FEDERAL FINANCIAL INSTITUTIONS EXAMINATION COUNCIL
CRA DATA ORDER FORM
ITEM DESCRIPTIONS**

- Unless otherwise specified, reports using CRA data are available beginning with 1996. CRA data generally become available by August of the year following the reporting year, and data through calendar year 1999 are now available. Please refer to the CRA Assistance Line at (202) 872-7584, email at CRAHELP@FRB.GOV, or Internet at www.ffiec.gov/cra for the latest release of these reports.
- There is an additional charge for each year, MSA/non-MSA, and/or institution requested.
- Charges for duplicate requests apply.

Aggregate Report: This report aggregates the business and farm lending information reported within an MSA or statewide non-MSA area. For MSA reports, enter the MSA number for each MSA desired in the space provided. **For statewide Non-MSA areas**, enter the name of the state in the space provided. The statewide non-MSA area aggregate report is unique to CRA; it does not have a HMDA counterpart. This report aggregates the data for all counties in a selected state that are not part of an MSA. For example, Nebraska has three counties that are part of two MSAs: Lincoln and Omaha. Data for the other eighty-six counties in Nebraska are shown in the statewide non-MSA aggregate report for Nebraska. The Aggregate Reports are distributed on hardcopy at a cost of \$10 for each MSA/non-MSA/year requested. **(Item #403)** For an electronic version, see **Item #401** below. For 1996 and years thereafter, data are available via the Internet at www.ffiec.gov/cra.

Disclosure Statement: The Disclosure Statement summarizes business and farm lending information from data that are prepared yearly by individual institutions. The Disclosure Statement is available in hardcopy at a cost of \$10.00 for each institution/year requested. **(Item #402)** For an electronic version, see **Item #401** below. For 1996 and years thereafter, data are available via the Internet at www.ffiec.gov/cra.

Aggregate Reports and Disclosure Statements on CD-ROM: The Aggregate Reports (by MSA and Non-MSA areas) and individual institution Disclosure Statements are available on CD-ROM at a cost of \$10.00 for the entire nation. **(Item #401)** The CRA Aggregate and Disclosure Software allows you to access reports at the MSA, state, county, and institution (for disclosures only) level, print reports, and/or export the data for selected reports. Beginning with 1997, the three flat files described in the "1996 Export Data on CD-ROM" (Item #404) below are included on the Aggregate Reports and Disclosure Statements CD-ROM at no additional cost.

1996 Export Data on CD-ROM: The CD-ROM contains three flat files, which in combination, represent all the 1996 CRA Aggregate & Disclosure report data. This CD is best used for analyzing large portions of the CRA data. Detailed information regarding each of the three files is as follows:

- 1) ***TS.DAT*** contains all the transmittal sheet information for the CRA reporting institutions. (The information on this file is viewable but not exportable from the Aggregate & Disclosure CD.)
- 2) ***AGGR_ALL.DAT*** contains all the MSA Aggregate report data.
- 3) ***DISC_ALL.DAT*** contains all the individual Disclosure Statement report data.

The Transmittal Sheet file (TS.DAT) and CRA data files (AGGR_ALL.DAT and DISC_ALL.DAT) are ASCII files with fixed record lengths.

NOTE: The file specifications for each of the individual Aggregate & Disclosure tables have been included in a write file on the CD-ROM. The CD-ROM (for 1996 only) is available at a cost of \$10.00. **(Item #404)**

**FEDERAL FINANCIAL INSTITUTIONS EXAMINATION COUNCIL
CRA/HMDA DATA ORDER FORM
(CENSUS DATA ITEMS)**

FFIEC AND FRB USE ONLY

FFIEC Account/Order Number: _____

<p style="text-align: center;">SELECTION LIST There is an additional charge for each year requested (see attached item descriptions)</p>	<p style="text-align: center;">QTY</p>	<p style="text-align: center;">UNIT COST</p>	<p style="text-align: center;">TOTAL</p>
<p>Census Data on Cartridge (Item #104)</p> <p>Indicate year(s): _____, _____, _____, _____</p> <p>Note: 1990 MSA redefinitions used beginning with 1994 HMDA data; 1990 census tracts used beginning with 1992 data; 1980 census tracts used with 1990 & 1991 data. 1996 census data combine HMDA and CRA information; therefore, file specifications are significantly different than prior years. The cartridge for 1996 and years thereafter includes census tracts and BNAs inside and outside of MSAs. Years prior to 1996 include only census tracts within MSAs.</p>		<p style="text-align: center;">\$250.00</p>	<p style="text-align: center;">\$</p>
<p>Census Data on CD-ROM (Item #303)</p> <p>Indicate year(s): _____, _____</p> <p>Note: Not available for years prior to 1999.</p>		<p style="text-align: center;">\$ 10.00</p>	<p style="text-align: center;">\$</p>
<p style="text-align: right;">GRAND TOTAL/CENSUS DATA ITEMS</p>			<p style="text-align: center;">\$</p>

**FEDERAL FINANCIAL INSTITUTIONS EXAMINATION COUNCIL
CENSUS DATA ORDER FORM
ITEM DESCRIPTIONS**

- Unless otherwise specified, reports using Census data are available beginning with 1990. Census data generally become available by April of the current year, and data through calendar year 2000 are now available. Please refer to the HMDA Assistance Line at (202) 452-2016, email at HMDAHELP@FRB.GOV, or Internet at www.ffiec.gov/hmda for the latest release of these reports.
- There is an additional charge for each year requested.

Census Information and Census Data on CD-ROM: This is the nationwide census data used as input to HMDA and CRA processing. Beginning with 1996, this information combines HMDA and CRA data elements into one source. Data are distributed on cartridge tape or CD-ROM. A file description is included with each order. The CD-ROM, with software for the PC, contains the same data as the cartridge. It also includes printable reports and an option to export data to spreadsheet or text formats. Four items previously listed on the order form, the **Census Tract Listing (Item #003)**, **MSA Median Family Income Listing (Item #004)**, **Counties Located in Non-Metro Areas Listing (Item #004a)**, and **Census--Geography Only (Item #105)**, can be produced from the CD-ROM. Those interested in this data for years prior to 1999 should call the HMDA Assistance Line at (202) 452-2016.

The charge for tape distribution is \$250.00 (**Item #104**).

The charge for the CD-ROM is \$10.00 (**Item #303**).

The 1980 census tracts were used in processing 1990 and 1991 HMDA data; 1990 census tracts were used for processing data for 1992 and subsequent years; 1990 MSA redefinitions were used beginning with 1994 HMDA data. The census data distributed is consistent with the HMDA year specified. For example, if HMDA year 1991 is selected, 1980 census tract data with 1991 MSA definitions are issued.

FEDERAL FINANCIAL INSTITUTIONS EXAMINATION COUNCIL CRA/HMDA DATA ORDER FORM (HMDA HARDCOPY ITEMS)
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FFIEC AND FRB USE ONLY **FFIEC Account/Order Number:** _____

FFIEC AND FRB USE ONLY **FFIEC Account/Order Number:** _____

SELECTION LIST There is an additional charge for each year/MSA/institution requested (see attached item descriptions)	QTY	UNIT COST	TOTAL
Disclosure Statement (Item #001) Data Type (see page 10): HMDA____, MICA____ Indicate year(s): _____, _____ (Specify Respondent ID selections in ascending order; use back of form if additional space is required.) <div style="display: flex; justify-content: space-between;"> Indicate Institution Name: Respondent/Agency ID and Zip Code: </div> <div style="display: flex; justify-content: space-between;"> Institution Name: _____ / / / / / / / / / - / / </div> <div style="display: flex; justify-content: space-between;"> Zip Code: / / / / / </div> <div style="display: flex; justify-content: space-between;"> Institution Name: _____ / / / / / / / / / - / / </div> <div style="display: flex; justify-content: space-between;"> Zip Code: / / / / / </div> Note: Cost of hardcopy report by institution is \$50 per year/institution.		\$ 50.00	\$
MSA by MSA Report on the Disposition of Applications by Race and Income of Each Applicant (Item #006) Data Type (see page 10): HMDA____, MICA____ Indicate year(s): _____, _____		\$ 50.00	\$

FEDERAL FINANCIAL INSTITUTIONS EXAMINATION COUNCIL CRA/HMDA DATA ORDER FORM (HMDA HARDCOPY ITEMS)
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<u>FFIEC AND FRB USE ONLY</u>	FFIEC Account/Order Number: _____
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<u>FFIEC AND FRB USE ONLY</u>	FFIEC Account/Order Number: _____
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SELECTION LIST There is an additional charge for each year/MSA/institution requested (see attached item descriptions)	QTY	UNIT COST	TOTAL
Reporter Directory (Item #007) Indicate HMDA year(s): _____, _____ Indicate MSA Name and Number: MSA Name: _____ MSA Number: / / / / / MSA Name: _____ MSA Number: / / / / / MSA Name: _____ MSA Number: / / / / / Note: For non-profit organizations, the charge for the directory is \$45.00 per MSA; the charge is \$75.00 per MSA for all others.		\$ 45.00 or \$ 75.00	\$
Three-report Package (Item #008): <input type="checkbox"/> Report on Disposition of Loan Applications by Income and Race <input type="checkbox"/> Report on Distribution of Loan Applications <input type="checkbox"/> Census Tract Summary Indicate HMDA year(s): _____, _____ Indicate Institution Name and MSA: Institution Name: _____ MSA Name: _____ MSA Name: _____ Institution Name: _____ MSA Name: _____ MSA Name: _____ Note: For non-profit organizations, the charge for this package is \$45.00 per institution/MSA; the charge is \$75.00 per institution/MSA for all others.		\$ 45.00 or \$ 75.00	\$
GRAND TOTAL/HMDA HARDCOPY ITEMS			\$

**FEDERAL FINANCIAL INSTITUTIONS EXAMINATION COUNCIL
CRA/HMDA DATA ORDER FORM
(HMDA ELECTRONIC ITEMS)**

FFIEC AND FRB USE ONLY

FFIEC Account/Order Number: _____

SELECTION LIST There is an additional charge for each year requested (see attached item descriptions)	QTY	UNIT COST	TOTAL
<p>____ LAR & TS Raw Data (Item #102)</p> <p>Indicate year(s): _____, _____, _____</p> <p>Data Type (see page 10): HMDA____, MICA____</p> <p>Select: __ Cartridge in __ EBCDIC or __ ASCII</p> <p>OR __ CD-ROM (LAR & TS Raw Data Only)*</p> <p><small>*Not available for 1995 HMDA reporting year or years prior to 1992. Not available for MICA years prior to 1995.</small></p>		\$500.00 (cartridge) OR \$50.00 (CD-ROM only)	\$
<p>____ Reporter Panel (Item #103)</p> <p>Indicate year(s): _____, _____, _____</p> <p>Data Type (see page 10): HMDA____, MICA____</p> <p>Select: __ Cartridge in __ EBCDIC or __ ASCII</p> <p><small>Note: Included on the LAR & TS Raw Data CD-ROM for 1997 and years thereafter.</small></p>		\$150.00 (cartridge)	\$
<p>MSA Aggregate Reports and Disclosure Statements on CD-ROM (Item #302)</p> <p>Indicate year(s): _____, _____</p> <p>Data Type (see page 10): HMDA____, MICA____</p> <p><small>Note: Not available for 1993 HMDA and MICA reporting years.</small></p>		\$10.00	\$
GRAND TOTAL/HMDA ELECTRONIC ITEMS			\$

**FEDERAL FINANCIAL INSTITUTIONS EXAMINATION COUNCIL
CRA/HMDA DATA ORDER FORM
(HMDA PREPARATION ITEMS)**

FFIEC AND FRB USE ONLY

FFIEC Account/Order Number: _____

<p style="text-align: center;">SELECTION LIST</p> <p style="text-align: center;">There is an additional charge for each year requested (see attached item descriptions)</p>	<p style="text-align: center;">QTY</p>	<p style="text-align: center;">UNIT COST</p>	<p style="text-align: center;">TOTAL</p>
<p>A Guide to HMDA Reporting: Getting It Right (Item #010)</p> <p>Indicate year(s): _____, _____</p> <p>Note: The most current edition available is dated January 1, 1998.</p>		<p style="text-align: center;">\$ 5.00</p>	<p style="text-align: center;">\$</p>
<p style="text-align: right;">GRAND TOTAL/HMDA PREPARATION ITEMS</p>			<p style="text-align: center;">\$</p>

**FEDERAL FINANCIAL INSTITUTIONS EXAMINATION COUNCIL
HMDA DATA ORDER FORM
ITEM DESCRIPTIONS**

- Unless otherwise specified, reports using HMDA data are available beginning with 1990. HMDA data generally become available by August of the year following the reporting year, and data through calendar year 1999 are now available. Reports using census data and the HUD Median Family Income Listings become available earlier in the year. Please refer to the HMDA Assistance Line at (202) 452-2016, email at HMDAHELP@FRB.GOV, or Internet at www.ffiec.gov/hmda for the latest release of these reports.
- There is an additional charge for each year, MSA, and/or institution requested.

The FFIEC has entered into an agreement with the Mortgage Insurance Companies of America (MICA) to compile data on mortgage insurance applications for the nation's eight private mortgage insurance companies. These data are available beginning with data for the fourth quarter of calendar year 1993 and for calendar years 1994 through 1996. The FFIEC makes the data available in formats similar to those for the HMDA data. The following items are available for MICA data: Disclosure Statements (Item #001); Aggregate Reports (Item #002); the National Aggregate Report (Item #005); MSA by MSA Report on the Disposition of Applications by Race and Income of Each Applicant (Item #006); LAR & TS Raw Data (Item #102); Reporter Panel (Item #103); and MSA Aggregate Reports and Disclosure Statements on CD-ROM (Item #302). Because 1993 MICA data cover only the fourth quarter, the charge for the LAR & TS Raw Data (Item #102) is \$125. Subsequent years' data are collected annually, and therefore, charges do not differ from the FFIEC data. Items other than the LAR & TS Raw Data do not have a reduced price for the 1993 reporting year. When ordering items, be sure to specify the data type. The FFIEC data include those institutions required to report HMDA under Regulation C, and the MICA data include those eight mortgage insurers reporting HMDA data as agreed upon with the FFIEC.

- Charges for duplicate requests apply.

Aggregate Report: This report is sorted by MSA. For years prior to 1996, the report aggregates the mortgage and home improvement lending information within an MSA, where an institution has a home or branch office in that MSA. For 1996 and years thereafter, the report aggregates the mortgage and home improvement lending information within an MSA, regardless of whether the institution has a home or branch office in that MSA. It is in the same format as the disclosure statement; however, individual institution's data cannot be identified. The Aggregate Reports are distributed in hardcopy for years 1990 – 1996 at a cost of \$50 for each MSA requested (**Item #002**). Those interested in the Aggregate Reports for years prior to 1997 should contact the HMDA Assistance Line at (202) 452-2623. For an electronic version, see **Item #302** below. For 1997 and years thereafter, data are available via the Internet at www.ffiec.gov/hmda.

The Aggregate Reports are also available for MICA data. These data are not available prior to 1993 (see above).

A Guide to HMDA Reporting: Getting It Right: The guide was developed to assist those who prepare the HMDA report for their institutions, and also contains an executive summary for management officials that explains the responsibilities of institutions that are subject to HMDA. The 1998 version is a comprehensive edition for use beginning with the 1998 calendar year data (due March 1, 1999). It provides a summary of responsibilities and requirements, directions for assembling the necessary tools, and step-by-step instructions for reporting HMDA data. It includes information about obtaining data from the Bureau of the Census, and contains a listing of MSA, state, and county codes. Appendices include Regulation C: the Instructions for Completion of the HMDA-LAR; Form and Instructions for Data Collection on Race or National Origin and Sex; and the Staff Commentary on Regulation C. The guide is also available via the Internet at www.ffiec.gov/hmda. (**Item #010**)

Disclosure Statement: The Disclosure Statement summarizes mortgage and home improvement lending information from data that are prepared yearly by individual institutions. For 1996 and years thereafter, a supplemental report discloses data for property located outside of MSAs in which the institution has a home or branch office. The Disclosure Statement is distributed in hardcopy at a cost of \$50.00 for each institution requested (**Item #001**). For an electronic version, see **Item #302** below. For 1997 and years thereafter, data are available via the Internet at www.ffiec.gov/hmda.

The Disclosure Statements are also available for MICA data. These data are not available prior to 1993 (see page 10).

Loan Application Register (LAR) and Transmittal Sheet (TS) Raw Data: The LAR & TS data are collected by a financial institution as a result of applications for, and originations and purchases of, home-purchase loans (including refinances) and home-improvement loans for each calendar year. The 1999 LARs data total over 22.9 million records and 7,833 TSs. The following should be noted:

- Data are not certified as error free.
- For reasons of privacy, the dates and loan application numbers are omitted from each record.
- To form a unique identifier for a institution, the Respondent ID and single character Agency Code must be used. To form a unique loan record identifier, the Respondent ID, Agency Code, and Loan Sequence Number must be used. See record layout enclosed with distribution tape for additional information.

LAR and TS data are distributed on cartridge at a cost of \$500.00 (**Item #102**). File specifications are included with each order. If cartridges are ordered, there are several cartridges containing the LAR data and one containing the TS data. (The number of cartridges containing LAR data vary according to the year requested because of the volume of data.) Note that cartridges containing LAR data are multi-volume datasets. This means that to process ALL of the LAR data, each of the cartridges must be read successively.

LAR and TS data are also distributed on **CD-ROM** at a cost of \$50.00. **The HMDA Raw Data Software System moved from a DOS-based to a Windows-based application as of 1995.** For 1997 and years thereafter, most of the Reporter Panel (**Item #103**) information that can be ordered on cartridge is included on the CD-ROM. However, if you wish to order all of the reporter panel data elements on cartridge in one file, refer to Item #103.

The user has the ability to do the following:

- Download the data contained on the compact discs to a file.
- Search by MSA, State, County, or Respondent ID and save to a file.
- Import the file created from a download or search into a software package or mainframe application. It is important to consider the space limitations of each application prior to loading the data into that application.

These LAR and TS files are also available for MICA data beginning with the fourth quarter of 1993. The 1993 MICA data are available at a cost of \$125 and are only available on cartridge (see page 10).

MSA Aggregate Reports and Disclosure Statements on CD-ROM: The MSA Aggregate Reports and individual lender Disclosure Statements for each MSA are available on CD-ROM at a cost of \$10.00 for the entire nation. (**Item #302**)

The HMDA MSA Aggregate Reports and Disclosure Statements Software System moved from a DOS-based to a Windows-based application as of 1996. The Software allows the user to search by MSA, an institution's individual disclosure statement, or a specific table on the MSA aggregate report. Printing these records requires a printer featured for 166 character output.

The MSA Aggregate Reports and Disclosure Statements on CD-ROM are also available for MICA data. These data are not available prior to 1994 (see page 10).

MSA by MSA Report on the Disposition of Applications by Race and Income of Each Applicant: This report contains one table for each of the MSAs. For years prior to 1996, the report provides the number and percentage of applications denied by the race and income of the applicants within the MSA, where an institution has a home or branch office in that MSA. For 1996 and years thereafter, it provides the number and percentage of applications denied by the race and income of the applicants within the MSA, regardless of whether the institution has a home or branch office in that MSA. The report is available in hardcopy only at a cost of \$50.00. (**Item #006**)

These reports are also available for MICA data. These data are not available prior to 1994 (see page 10).

National Aggregate Reports: These reports are a nationwide summation of the individual MSA Aggregate Reports. They indicate the number and dollar amounts of lending, cross tabulated by loan, applicant, and geographic characteristics. For 1997 and years thereafter, data are available on the Internet at www.ffiec.gov/hmda. They are distributed in hardcopy for years 1990 – 1999 at a cost of \$50.00 (**Item #005**). Those interested in the hardcopy version of the National Aggregates should contact the HMDA Assistance Line at (202) 452-2016.

The National Aggregate Reports are also available for MICA data. These data are not available prior to 1993 (see page 10).

Reporter Directory: This is a hardcopy of all HMDA reporters within a specified MSA, sorted by name of reporter and then by state and county codes. This report provides the following information:

- ID number, name of institution, city and state locations, total assets, and parent ID number.
- For each state and county in which an institution has activity
 - the state and county codes;
 - the number of tracts with loans;
 - the number of loans originated;
 - the number of applications;
 - the ratio of loans to applications; and
 - the number of loans purchased

The charge for non-profit organizations is \$45 per requested MSA and \$75 per MSA for all others. **(Item #007)**

Reporter Panel: This is the universe of all institutions that reported under HMDA. The panel information is taken from the database at the same time that the final disclosure and aggregate reports are prepared for the Central Depositories. Beginning in 1997, some of the panel data elements (the name of the institution, the Respondent ID and agency code, and the MSA number(s) of the metropolitan areas for which they reported) are included on the LAR & TS Raw Data CD-ROM **(Item #102)**.

If you prefer to obtain all of the Reporter Panel information, i.e., the same data elements found on the CD-ROM as well as the reporter's agency group code and parent information (if applicable), you can order the complete reporter panel information cartridge at a cost of \$150.00. A format description is also included with each order. **(Item #103)**.

The Reporter Panel is also available for MICA data. These data are not available prior to 1994 (see page 10).

Three-Report Package: This package of three reports is available in hardcopy only. The following information is provided for a specified institution/MSA combination:

Report on Disposition of Loan Applications by Income and Race

- Compares applications by disposition and by income levels (as a percentage of the MSA median income-- less than 80%, 80-99%, 100-120%, and more than 120%)
- Is subdivided by race

Report on Distribution of Loan Applications

- Provides a summary of a specific institution's activity by income and racial characteristics of the census tract within an MSA
- Covers applications for mortgage and home improvement loans and refinances
- Provides the number of applications received, the number of loans originated, and the number of 1-4 family owner-occupied units within each category of census tract characteristics.

Census Tract Summary

- Provides the number, dollar amounts, and disposition of applications for a specific institution/MSA by census tracts
- For each census tract, the following are also provided:
 - the median housing value
 - the median age of the housing stock
 - the median age of the population
 - the minority population percentage
 - the number of owner-occupied units
 - the number of households
 - the median income (adjusted)
 - the denial rate
- Census tracts that are low- to moderate-income tracts are highlighted

The charge for non-profit organizations are priced at \$45 per requested institution/MSA, and \$75 per institution/MSA for all others. These reports are ordered as a package, not separately. **(Item #008)**